

**Fill in this information to identify the case:**

Debtor 1 Sherita S. Stokes

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA

Case number 18-11941 DJB

**Form 4100R**

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of Creditor:** U.S. BANK NATIONAL ASSOCIATION  
(SUCCESSOR TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) **Court claim no. (if known):** 10

**Last 4 digits** of any number you use to identify the debtor's account: 0824

**Property address:**  
2131 Melvin Street  
Philadelphia, PA 19131

**Part 2: Prepetition Default Payments**

*Check one:*

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

*Check one:*

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 06 / 01 / 2025

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Sherita S. Stokes  
First Name Middle Name

Last Name

Case Number (if known): 18-11941 DJB

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Denise Carlon

Date 03/27/2025

Denise Carlon  
27 Mar 2025, 13:59:46, EDT

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Sherita S. Stokes**

**Debtor(s)**

**U.S. BANK NATIONAL ASSOCIATION  
(SUCCESSOR TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE  
AGENCY)**

**Movant**

**vs.**

**Sherita S. Stokes**

**Debtor(s)**

**Kenneth E. West**

**Trustee**

**BK NO. 18-11941 DJB**

**Chapter 13**

**Related to Claim No. 10**

**CERTIFICATE OF SERVICE**

I, Denise Carlon, certify that on 4/2/2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Dated: 4/2/2025

**/s/ Denise Carlon**

Denise Carlon, Esquire

Attorney I.D. 317226

KML Law Group, P.C.

BNY Mellon Independence Center

701 Market Street, Suite 5000

Philadelphia, PA 19106

201-549-2363

[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

Name and Address of Party Served	Relationship of Party	Via
Sherita S. Stokes 2131 Melvin Street Philadelphia, PA 19131	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street, Suite 900 Philadelphia, PA 19102	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Kenneth E. West Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West, Suite 701 Philadelphia, PA 19106	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)